

4 o'clock p.m.  
City Edition

# The Ogden Standard

FEARLESS, INDEPENDENT, PROGRESSIVE NEWSPAPER.

OGDEN CITY, UTAH, MONDAY EVENING, JULY 7, 1913.

WEATHER FORECAST

Tonight generally  
fair and slightly  
cooler; Tuesday  
fair.



Entered as Second-class Matter at the Postoffice, Ogden, Utah

## PITTSBURG BANKS' DOORS ARE CLOSED

Long Standing Difference With the Treasury Department Results in Deputy Comptroller Ordering a Suspension of Business in Two Institutions Which the Kuhn Interests Control.

### RUN ON SAVINGS BANKS FOLLOWS CLOSING

Government Officials Report Deficiency in Legal Reserve of \$2,145,000--Statement Shows \$30,000,000 Deposits--Rumors of a Receiver For the American Waterworks and Guarantee Company, Which Controls Plants in Idaho--J. S. and W. S. Kuhn Make No Statement.

Pittsburg, Pa., July 7.—The First-Second National bank of Pittsburg, the second largest in the city and one of the largest in the country, was closed today by order of the comptroller of the currency. The First National bank of McKeesport, Pa., an allied institution, also closed its doors.

W. S. Kuhn and J. S. Kuhn own the controlling interests in both banks and their closing led to persistent reports that a receiver would be asked for, for the American Water Works and Guarantee company, the largest concern of its kind in the country with which the Kuhns are prominently identified. This concern controls over forty water works plants in the United States. Differences between the officials of the First-Second bank and the treasury department over the character of the bank's assets are said to have led to the order closing its doors. No details of the differences have been announced by the treasury department this afternoon.

The First-Second National bank is a recent consolidation of the First and Second National banks of Pittsburg and has deposits of more than \$30,000,000.

The suspension of the institution precipitated a run on the Pittsburg Banks for Savings of which J. S. Kuhn is president.

Washington, July 7.—The legal reserve of the First-Second National bank of Pittsburg was deficient by \$2,145,000 on June 4, the date of the last call by the comptroller of the currency. This brought the situation to a climax.

Pittsburg, Pa., July 7.—A series of financial difficulties occurred at the Pittsburg district today. The First-Second National bank, one of the largest banks in the country, failed to open its doors. Within a short time the First National bank of McKeesport, an adjoining city, closed and during the afternoon receivers were appointed for the American Water Works and Guarantee company, one of the largest companies of its kind in the United States and for the banking house of J. S. and W. S. Kuhn, Inc. Also during the day, a run was made on the Pittsburg bank for savings, another large institution.

The troubles were due to field difficulties confronting the Kuhn interests of this city. It is said the embarrassment is only temporary and that there is no immediate cause for alarm. Heavy investments in water works proposition, coal and oil lands and interurban railway companies, together with the financing of a skyscraper bank and office building are given as some of the causes leading up to the day's suspensions.

The trouble first made its appearance in the First-Second National bank. It is said the government has been investigating the conditions for the past month or since June 4, when the last statement was made. An alleged deficiency of \$2,145,000 in legal reserve of the bank and the subsequent examination brought matters to a climax.

Several thousand persons congregated about the First-Second National bank at noon. A squad of police was necessary to keep the great crowd moving.

Differences With Government. Pittsburg, Pa., July 7.—Differences of long-standing with the treasury department concerning the character and value of certain assets of the former First National bank of Pittsburg, which was merged with the Second National bank last March, under the title of the First-Second National bank of Pittsburg, culminated today in the closing of the bank by order of Deputy Comptroller of the Currency T. P. Kane.

The Pittsburg clearing house association has taken charge of the situation and no further trouble is expected.

None of the officials of the bank would make a statement this morning, saying that affairs were in the hands of government officials.

The First National bank of McKeesport, an allied institution of the First-Second National bank of Pittsburg, closed its doors later in the day, posting this notice:

"On account of the First-Second National bank of Pittsburg asking for a receiver, it is thought best for all of our depositors to close this bank for the present."

The notice was unsigned.

Last Bank Statement. The last statement of the bank's condition made upon call of the comptroller at the close of business June 4:

Resources:  
Loans and discounts, \$15,704,301.16.  
Over drafts secured and unsecured, \$2,571.76.

United States bonds to secure circulation, \$1,000,000.  
United States bonds to secure United States deposits, \$171,000.  
United States bonds on hand, \$16,000.

Premiums on United States bonds, \$40,121.26.  
Bonds, securities, etc., \$8,549,230.65.  
Bank house, furniture and fixtures, \$176,755.04.  
Other real estate owned, \$1,541,577.65.  
Due from national banks (not re-

serve agents) \$1,178,937.05.  
Due from state banks and bankers, \$1,316,820.23.  
Due from approved reserve agents, \$4,216,447.75.

Checks and other cash items, \$160,076.23.  
Exchanges for clearing house, \$692,230.42.  
Notes of other national banks, \$360,000.

Fractional paper currency, Nickels and cents, \$13,237.88.  
Lawful money reserve in bank, viz: Specie and legal tender notes, \$1,581,023.

Redemption fund with United States treasury (5 per cent of circulation) \$95,000.  
Due from United States treasurer, other than five per cent redemption fund, \$87,500.

Totals, \$38,103,886.39.

Liabilities.  
Capital stock paid in \$3,400,000.  
Surplus fund, \$1,700,000.  
Undivided profits, less expenses and taxes paid, \$250,068.45.

National bank notes outstanding, \$582,900.  
Due to other national banks, \$9,239,871.82.

Due to state banks and bankers, \$1,448,118.71.  
Due to other companies and savings banks, \$3,712,210.31.

Due to approved reserve agents, \$252,555.41.  
Dividends unpaid, \$1,530.

Individual deposits, subject to check, \$15,105,144.50.  
Demand certificates of deposit, \$385,956.05.

Time certificates of deposits, \$16,090.50.  
Certified checks, \$472,869.10.  
Cashiers checks outstanding, \$76,210.30.

United States deposits, \$415,814.18.  
Postal savings deposits, \$10,458.86.  
Total, \$38,103,886.39.

One-third Capital Impaired.

Washington, July 7.—The First National bank of McKeesport, Pa., has closed its doors. Secretary McAdoo was so advised today. James S. Kuhn, a brother of W. S. Kuhn, president of the closed First-Second National bank of Pittsburg, is also president of the McKeesport bank whose capital was \$300,000 and surplus \$500,000, according to last reports to the comptroller of the currency.

Oscar S. Telling, former chief of the reports department of the comptroller's office, was president of the First National bank until the consolidation with the Second, when he became a vice president of the new bank. Lawrence O. Murray, former comptroller of the currency, had intended to resign his position two years ago to become president of the First National, but changed his plans, and Telling, who was Murray's active assistant in the comptroller's office, took the place.

John S. Kelton Williams, assistant secretary of the treasury, and Thomas P. Kane, acting comptroller of the currency, are in Pittsburg today. Secretary McAdoo is in long distance communication with Mr. Williams preparatory to the issue of a statement.

Preliminary reports of the First-Second National bank of Pittsburg indicate that the financing of a new office building in which the bank has its home, is connected with the difficulty. The bank's capital is \$3,400,000. How much of that if any is impaired had not been definitely determined by the preliminary investigation.

Prior to the consolidation of the First National with the Second National the affairs of the First engaged the attention of the comptroller.

More than three years ago bank examiners compelled the "charging off" of nearly \$1,000,000 worth of assets they did not believe should be carried on the books.

Later it was said that such an examination as national officers had been able to division of the First-Second National's condition indicated that at least one-third of its \$3,400,000 capital was impaired. Former Comptroller Murray authorized the consolidation of the First and Second before going out of office.

New York, July 7.—The officers of the First-Second National bank of Pittsburg are: W. S. Kuhn, who is president, and J. M. Young, William McConway and Oscar L. Telling, vice presidents. Mr. Young is also cashier.

W. S. Kuhn is also vice president of the American Water Works and Guarantee company of which J. S. Kuhn is president. The company controls water works plants in about 80 cities and towns in the United States.

The capital stock of the various corporations is about \$70,000,000.

The American Water Works and Guarantee company is the largest operating water works company in the United States controlling more than 40 such plants throughout the country. The concern is also largely interested in irrigation projects, electric interurban and electric lighting enterprises.

It was chartered in Pennsylvania in 1882 and has an outstanding capital stock of \$5,000. Since 1889 the stock has paid an annual dividend of 6 per cent and in June of last year a stock dividend of 150 per cent was declared from the surplus. This called for the disbursement of more than \$5,000,000.

Among the companies controlled by the American Water Works and Guarantee company are:

California-Idaho company, a development concern which owns land in the Sacramento valley; Clinton Water Power company, Clinton, Iowa; Great Shoshone and Twin Falls Water powers in Snake River, Idaho; Keokuk, Iowa, Water company; Sacramento Valley Irrigation company, St. Joseph, Mo.; Water company, Twin Falls (Idaho) North Side Land and

Water company, Twin Falls Oakley Land and Water company, Twin Falls Salmon River Land and Water company.

Interests of the Kuhns. Pittsburg, July 7.—J. S. & W. S. Kuhns, incorporated bankers, known as the Kuhn interests, are incorporated in Delaware with a capital stock of \$500,000. James S. Kuhn is chairman of the board of directors and his brother, W. S. Kuhn is vice president. J. S. is also president of the American Water Works and Guarantee company with a capital of \$20,000,000, and W. S. Kuhn is vice president of this company.

The Kuhn interests have centered largely of late in irrigation projects in the west. They also control the West Penn Traction and Water Power company, a combination of trolley line interests in western Pennsylvania, and the operations of a group of bituminous mines in this state, especially the United States Coal company, of which W. S. Kuhn is president and director. Other interests of W. S. Kuhn are Colonial Trust company, of this city; Commercial National bank and Commonwealth Trust company of this city, in all of which he is a director; vice president and director of the First National bank of Allegheny; director of the First National bank of McKeesport; vice president and director of Pittsburg Bank for Savings; president and director for Kittanning and Leechburg Railway company; president and director Sacramento Valley Irrigation company; first vice president and director Twin Falls North Side and Water company.

James S. Kuhn is president and director of the American Water Works and Guarantee company, president and director of the First National bank of Allegheny; president and director First National bank of McKeesport; director in the Colonial Trust company and Freehold bank of this city; director in Kuhn, Fisher & Co., Inc., Boston; president and director Pittsburg Bank for Savings; director of the Security Investment company, and Twin Falls North Side Land and Water company; vice president and director of United Coal company and West Penn Traction company, also of West Penn Traction and Water Power company, and director in the Westinghouse Electric and Manufacturing company.

Appointment of Receivers. Pittsburg, July 7.—Attorneys this afternoon appeared before J. P. Orr in the federal court and asked for receivers for the American Water Works and Guarantee company, and also for the firm of J. S. & W. S. Kuhn, Inc. For the former these were appointed:

J. S. Kuhn, J. H. Purdy, general manager of the company, and Samuel Bailey, Jr., a bank official of this city.

For the Kuhn company was appointed J. K. Duff, who is treasurer of the company. Bonds of \$50,000 were ordered filed for each receiver.

OMAHA HAS COSTLY FIRE

Nelson-Morris Packing Plant Is Partially Destroyed by Flames Which Threaten Great Property — Firemen Prevent Spread of Fire — Loss \$150,000

Omaha, Neb., July 7.—A fire which started this forenoon in the beef house of the Nelson-Morris Packing company, threatened at one time to entirely destroy the half million dollar plant, but with the aid of a considerable portion of the Omaha fire department, the firemen got the flames under control four hours later with a loss of perhaps \$150,000.

The fire originated in the top floor of the five-story beef house and worked down to the third story before it was under control. The intense heat caused much suffering by the firemen, two of them being forced to retire.

Continued on Page Five.)

NOT IN NEED OF CONGRESS

Philadelphia, July 6.—Vice President Marshall, in a remarkable interview here today declared that in his belief the American business man is justified in maintaining special paid representatives at Washington for the purpose of advising legislation. He also asserted that the American business men should forget congress for the next ten years. He said that in this he had the same idea as James J. Hill, who said recently that the best thing for American business would be to abolish congress for ten years.

The lobby investigation is being conducted by a committee of the senate, of which the vice president is the presiding officer. But he said that "as American business is being run at present, the business man is bound

to spend money and to have a representative near the capitol."

"I am not saying whether this money is spent honestly or not," said Vice President Marshall. But he stated that there is such a thing as legitimate expenditure of money for lobbying.

"When business is in a state of mind where it regards congress as the creature that opens and closes its doors every day," he continued, "you are going to have money spent around the capitol. The big business men are going to have their representatives in Washington."

"I think the great principle of the present lobby investigation of the senate committee is to clear the air and prove that it is not necessary to depend on congress for business prosperity."

"I am not commenting on any men involved in the probe. It would not be fitting. But I will say that the spending of money about the capitol by the men who stand for big business is only the natural outgrowth of the business man's attitude."

"It is to be expected that business men will spend big sums when they think their interests are so closely wrapped up in legislation. These sums may be spent properly and they may not. The principle is that they are bound to be spent, and that is a part of a business system conducted under the present ideas of the American business man that they be spent."

"The American business man ought to forget the lawmakers. He does not need to depend on this law or that. It only hurts him as a successful producer."

"The lobby will end naturally when the business man stands on his own feet and is ready to give and take with the whole world."

"There is no need for alarm in regard to our business. Markets being opened in South and Central America will give us enough trade to keep every factory in this country running twenty-four hours a day, six days in the week."

"The lobby investigation and the new tariff are simply going to force the American business man to show what he can really do and to get rid of the idea that his business depends on congress."

"I do not think we shall ever have free trade. My idea is that we shall reach the level of the Walker tariff, in force before the civil war, in which the duties were on a basis of 20 per cent ad valorem. This much tariff is necessary for revenue."

Chicago, July 7.—Flying at the rate of 50 miles an hour today, Glenn Martin's hydro-aeroplane dipped too close to the surface of Lake Michigan and was overturned. Martin, who was assistant, Charles H. Day, clung to the overturned craft until rescued by the life saving crew which also recovered the machine. Neither airman was hurt nor was the machine badly damaged.

Martin is one of the entrants in the flying boat cruise to Detroit scheduled to take place tomorrow and is still hopeful of being able to take part.

Chopiness of the lake just outside the breakwater delayed the start of the ten-mile race until late in the day and made it probable that few would try it since two of the five laps of the event must be covered on the surface of the water.

Seven of the machines will start in the race to Detroit if Martin's is repaired. The other entrants expect to make the trip are: Janus, Cooke, Havens, Johnson, Vilas and Francis.

ROUGH TREATMENT CAUSES DEATH

Bloomington, Ill., July 7.—Clarence Innes, 18 years old, died yesterday from the rough usage he was subjected to while being revived after he was rescued from drowning.

PLACING ORDERS FOR BIG GAME

New York, July 7.—So sure are some persons that New York and Philadelphia will be winners of the National and American league baseball pennants respectively, that they already are placing orders for tickets for the next world's championship series between these two clubs. One request, that came today in a letter from Havana asked reservations for the game in Philadelphia as well as at the Polo grounds in this city.

MULLER EN ROUTE EAST.

Williams, Ariz., July 7.—Dr. Lauro Miller, Brazilian special envoy, left today for Chicago, accompanied by his suite and the United States government representative. The party will arrive in Chicago Wednesday morning and leave the same afternoon for New York.

## LAUTERBACH A WITNESS

New York Lawyer Advises "Lobby Probe" That He Does Not Expect Immunity From Prosecution for Voluntarily Appearing to Testify

Washington, July 7.—Edward Lauterbach under cross examination by the senate lobby committee today admitted he had approached Lewis Cass Ledyard of counsel for J. P. Morgan with the statement that he represented Speaker Clark and Senator Stone but had done so at the direction of David Lamar.

Washington, July 7.—With the renewal of the congressional inquiry into the "lobby" today, Edward Lauterbach, a New York lawyer and alleged lobbyist for whom "David Lamar" operated to obtain a position with certain Wall Street interests, was on hand to take the stand for the second time.

Senator Cummins of the committee finished his bill today which would serve to visit with a prison sentence of not more than five years or a fine of \$5000 or both, any person who sought to impersonate a member of congress or any other public official. There is no law so far as has been discovered that will provide for the punishment of "David Lamar" for his impersonations.

Representatives of woolen and sugar interests also were present. The committee today subpoenaed T. A. Smith of Tonolow, Ga., president of the Georgia division of the Farmers' union, to testify as to that organization's efforts to affect duties on cotton goods or sugar.

When Lauterbach took the witness chair, Chairman Overman read to him a statement made last week by Ledyard, a New York lawyer, alleging that at a conference on February 8, Lauterbach had represented himself as coming with the authority of Senator Stone and Speaker Clark to make proposals to J. P. Morgan & Company and the steel corporation on behalf of Democratic leaders in congress.

Ledyard's statement represented Lauterbach as having said that Representative Henry was to be attorney general, that legislation could be controlled in congress by Speaker Clark and his friends, and that the Democratic leaders wanted the Morgan interests to agree to certain things in return for a cessation of congressional activity against them.

Senator Stone has denied that he had ever had any dealings with Lauterbach or authorized him to represent himself, Speaker Clark or any one.

Before Lauterbach's examination went on, the committee, in executive session, debated whether his testimony would give him immunity from prosecution if it developed that he and Lamar had violated federal or New York state statutes. When they resumed the hearing, Lauterbach assured the senators that he came before the committee voluntarily.

"If there is any question in your mind as to immunity, I waive it absolutely," said he.

Lauterbach then explained at length his motives for desiring to rehabilitate himself in the good graces of the Morgan firm. He testified that until he had heard Representative Palmer's testimony, he knew nothing of Lamar impersonating congressmen. He added that he felt that "Lamar in some way was the cause of the disaffection of large corporations to me." He knew Lamar was "impulsive and hasty," in his actions but that he had never known him to do anything wrong.

Lamar had brought "large and honorable business" and had introduced him to "Mr. Rogers" for whom Lauterbach later did important legal work. He denied he had talked with Ledyard of Lamar's being engaged in "blackmailing" corporations.

Continued on Page Five.)

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## CONFESSION OF CRIMES

Forger Tells Los Angeles Police That He Committed Eight Murders in Ohio--Investigation Is Being Made

Los Angeles, July 7.—Arrested on the charge of having passed a bad check at a seaside resort, Simon P. Helfinstine, who is in jail here today, started officials of the sheriff's office with a purported confession in which he detailed a series of eight murders in Ohio. These include the slaying of Pearl Bryant, for whose death the medical students, Jackson and Walling were executed.

Some of the circumstances of the crimes as related by Helfinstine do not coincide with known facts and county officials were inclined to believe the prisoner was suffering from the peculiar phase of insanity, often noted in police work, which causes the victim to imagine he committed the crimes of which he has only read. Nevertheless, Assistant District Attorney W. Joseph Ford got into communication today with the police department of several Ohio cities.

Helfinstine said he started his career of murder in 1896 with the killing of a farmer named Dedricks and his wife and the stealing of \$8,000 which they had hidden away. In 1908 the prisoner said he killed two farmers named Fletcher and Butler at Kenton Pike, Ohio, and then came west.

Pearl Bryant was supposed to have been killed in Cincinnati, but Helfinstine asserts that he murdered the girl in Toledo and then shipped the body to Jackson and Walling in Cincinnati.

Tried to Commit Suicide. Helfinstine tried to commit suicide today. He was found on his cell cot with a towel, fashioned in a tourniquet, tightly wrapped about his neck. His face was purple and he was almost dead.

The attempted self-destruction tended to confirm the belief that the man is a victim of hallucinations.

AVIATORS IN AN ACCIDENT

Glenn Martin's Hydro-Aeroplane Overturns Throwing Bird man and Assisant Into the Lake — Life Saving Crew Rescues Men From Drowning

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